



Exploring Gendered Inequalities And Social Protection Gaps In The Informal Construction Sector

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Abstract

An exploratory analysis of gender equality and social security in unorganized construction, where gender inequality with precarious work emanates, finds that while the contribution of women to the workforce is high, they are deprived of full rights of social security, making them more economically vulnerable. The study identifies key factors that influence the issue of gender inequality in their cultural norms, lack of awareness, and institutional barriers which limit women's participation in social security systems. Generally, women in construction are typically within informal work with low job security and poor social protection, making them more vulnerable to economic shock and health crises.

It is a qualitative and quantitative research study to dwell on the experiences of women working in the unorganized sector, and to shine some light on issues that they face in terms of access to social security. The results reveal wide disparities between the genders with respect to benefits, including health insurance, maternity leaves, and pensions, due to the informal and mostly unrecognized nature of employment engaged by them. But the analysis also discourses policy implications by calling for mainstreaming gender-sensitive approaches within the framework of social security to address women's particular needs in construction. Recommendations consisted of increasing awareness about potential benefits, adopting inclusive policies, and promoting cooperation between relevant government agencies and civil society organizations in promoting women's rights.

While complementing the discourse on gender equality and economic empowerment, this study has served to underscore the critical need for gender responsive social security systems that emphasize that equal

working-class men and women need equally accessible social protection in all sectors of the unorganized construction industry.

Keywords- Gender Equality, Social Security, Unorganized Sector, Construction Industry, Economic Vulnerability.

Introduction- A Ground-breaking Approach to Gender & Security in Construction

1.1 Contextualizing the Unorganized Sector: The Invisible Workforce.

The unorganized construction sector often viewed as the backbone of urban development in numerous nations plays a pivotal role in the economy by supplying employment opportunities for millions of individuals. However, this sector is characterized by informal employment practices, substandard wages and poor working conditions, along with a significant absence of social security benefits. Among the most vulnerable groups within this workforce are women (who frequently encounter compounded challenges), largely because of gender disparities regarding wages, job security and access to essential welfare programs. Gender equality in the construction industry remains a pressing issue. Women in the unorganized construction sector often face systemic discrimination, which includes unequal pay for identical work, restricted opportunities for skill development and a lack of representation in decision-making processes. Furthermore, the absence of sufficient social security mechanisms exacerbates these inequalities, leaving workers—especially women—without access to fundamental rights such as health insurance, maternity benefits and pension schemes. Although some progress has been made, significant challenges persist.

In numerous nations, the unregulated nature of the construction sector presents substantial challenges for the enforcement of labour laws; additionally, the lack of regulatory frameworks serves to further marginalize already vulnerable populations. For women, this informal structure frequently results in elevated levels of job insecurity, along with significant physical and mental health risks, (and) a marked absence of legal protections against workplace exploitation. This introduction effectively lays the groundwork for an examination of the intersection between gender equality and social security within the disorganized construction sector. By gaining insight into the distinct challenges that women workers encounter, it becomes feasible to advocate for policies and reforms designed to foster a more equitable and secure working environment. Addressing these issues—however complex they may be—not only safeguards the welfare of workers but also promotes a more inclusive, sustainable development of the construction industry as a whole.

II. Gender Equality: A Persistent Challenge in the Construction Industry.

The challenge of achieving gender equality in the construction industry remains substantial; women are still markedly underrepresented, especially in technical and leadership roles. This industry's masculine culture (which often conflates construction with physical labour and toughness) reinforces stereotypes that imply women are inherently less capable of fulfilling such positions. Additionally, the demanding and rigid working hours contribute to a detrimental work-life balance, thereby obstructing women's involvement—particularly those with family obligations. Systemic discrimination plays an undeniable role; women frequently face harassment, unequal pay and restricted opportunities for career progression. Consequently, women often find themselves confined to administrative or support roles, rather than being given the opportunity to thrive in technical or leadership capacities. However, even in the face of policies and initiatives designed to foster equality, gender disparity persists because of deeply rooted cultural biases, an absence of mentorship and a lack of adequate support systems.

Addressing these challenges requires a multifaceted approach (which encompasses) cultivating inclusive workplace environments, offering flexible working conditions and ensuring equal compensation along with career advancement opportunities. Only through sustained efforts can the industry begin to dismantle the obstacles to gender equality (because) it is crucial to provide women with the same opportunities afforded to men. However, realizing this goal is no minor undertaking; it necessitates dedication and cooperation at every level. Although some progress has been made, substantial work remains to be accomplished.

III. Social Security Gaps: The Unmet Needs of the Vulnerable Workforce

Social security systems play a crucial role in protecting workers, particularly those engaged in precarious industries such as construction, where employment tends to be informal, short-term and physically demanding. However, many individuals in these sectors face significant gaps in social security coverage, leaving them vulnerable to economic hardships, health complications, injuries, or the challenges associated with aging. The construction industry, in particular, has a notable proportion of informal labourers, many of whom lack access to essential social security benefits (such as health insurance, pensions, or unemployment support). Because these workers are frequently excluded from national safety nets—primarily due to their employment status, irregular working hours, or the transient nature of their contracts—they find themselves in a precarious position. This absence of social protection not only impacts the workers on an individual level but also worsens overall economic inequality. Women, who are already marginalized within the construction sector, are disproportionately affected by these coverage deficiencies.

The lack of sufficient social security often results in increased vulnerability during periods of illness, workplace accidents, or retirement. Systemic issues remain entrenched, perpetuating a continuous cycle of disadvantage. Addressing these gaps in social security demands comprehensive reform (which should encompass informal workers in coverage programs); raising awareness about workers' rights is also vital.

However, the establishment of safety nets that protect those most at risk is of utmost importance. This strategy would aid in fostering a more equitable and sustainable workforce. Although all workers—regardless of their employment status—should have access to fundamental economic security, numerous individuals still encounter significant challenges. Because of these disparities, it is essential to take decisive action.

Critical Evaluation of the Unorganised Worker's Social Security Act, 2008.

The Unorganised Workers' Social Security Act, 2008¹ aims at providing social security to the unorganised workers in India. Although the Act can be regarded as one giant leap towards securing the safety of this vulnerable group, it is fraught with numerous shortcomings:

- a) **Limited Coverage:** The Act focuses on selected categories of unorganised workers while omitting others who may not fit into the narrowly framed categories.
- b) **Challenges in Implementation:** The Act relies extensively on state and local governments for its implementation, which can lead to inconsistencies and inefficiencies in different regions.
- c) **Lack of Awareness:** Most of these unorganised workers are ignorant of their rights under this Act, resulting in their inability to avail themselves of the social security benefits at all.
- d) **Limited Resources:** The schemes have weak funding mechanisms, leading to little or no money for either proper implementation or outreach.
- e) **Dependent Government:** The success of the Act depends upon timely action by government machinery, and delays owing to red tapism and inefficiencies may thus hamper its success.
- f) **All benefit, no right:** Even if the Act envisages providing benefits as noted earlier, no comprehensive approach to protecting the rights of the unorganised workers with regards to minimum wages and conditions of employment exists.
- g) **Gender-related Considerations:** The Act addresses unorganised workers, but does not come up with gender-specific problems of the workers in this sector.
- h) **Monitoring and Evaluation:** An action plan for monitoring the impact of the Act and the effectiveness of the schemes is not sufficiently focused on leading to information gaps of its efficacy.

This Act represents a progressive notion however, it is imperative that these inadequacies be streamlined to yield a positive outcome to better serve the unorganised workers in India.

¹ The Unorganised Worker's Social Security Act, 2008, No. 33, Acts of Parliament, 2008.

IV. Representation of Women in Construction

Globally, women make up approximately 10.9% of the construction workforce; however, a significant proportion of these roles are restricted to administrative or office-related functions instead of actual on-site labour. In the United States, women represent 11% of the construction workforce, but fewer than 4% participate in labour-intensive occupations, such as carpentry, electrical work, or masonry. Meanwhile, in the United Kingdom, women constitute roughly 14% of the workforce, although only about 1-2% engage in on-site construction jobs². This data highlights the considerable underrepresentation of women in physically demanding positions within the construction sector worldwide, because it illustrates a persistent gap that needs addressing.

V. Gender Pay Gap in Construction

The gender pay disparity within the construction sector is, indeed, narrower when compared to other industries; however, it remains a significant issue. In the United States, women employed in construction earn approximately 95.5% of what their male counterparts receive (this represents a notable improvement over the overall U.S. wage gap, which currently sits at 82%). Although this progress is commendable, women continue to face inequalities, as evidenced by the average salary of \$50,209, in contrast to \$53,916 for men. In Australia, however, the gender pay gap within the construction field is considerably more pronounced, reaching 24%³. This situation highlights ongoing and persistent disparities in compensation across various regions, because it underscores the need for continued advocacy and reform.

VII. Barriers to Inclusion

Women within the construction sector face a multitude of obstacles that impede their inclusion and visibility. Women have encountered gender-based discrimination also reported having experienced inappropriate comments or behaviour from male colleagues. Furthermore, women in developing nations often grapple with inadequate facilities—like the lack of separate restrooms on construction sites—which creates further barriers to their complete participation. The obstacles women face in the construction industry involve multiple parties. The government should encourage companies to hire more women, provide mentoring, and implement clear policies. Companies must ensure equal recruitment, offer training, and foster inclusive cultures. Communities should promote education to normalize women's roles in construction. Schools can strengthen industry connections, offer skill-building programs, and support women entering the workforce. Lastly, women workers need to develop technical and communication skills, adaptability, and teamwork to succeed

² DeBellis, L. (2022, March 7). Women share their experiences and identify opportunities to improve diversity, equity and inclusion in the workplace.

³ Pew Research Center, "Gender Pay Gap Facts," *Pew Research Center: Short Reads*, 1 March 2023.

in the industry. Although advancements are being made, these challenges persist significantly because they sustain a culture of exclusion that requires urgent attention⁴.

VIII. Training and Education

Access to training and apprenticeship programs for women in the construction industry remains constricted. Women are frequently marginalized from specialized training opportunities, which could significantly aid their progression in on-site positions. This exclusion not only perpetuates existing barriers but also hinders their visibility and equal prospects in the field, although various attempts are being made to rectify these inequities. Because of these enduring challenges, the journey ahead continues to be arduous for numerous aspiring female professionals in construction.

IX. Health and Safety

The inadequacy of properly fitting personal protective equipment (PPE) poses a significant health and safety hazard for women in the construction industry. This deficiency in safety measures not only amplifies the associated dangers, but it also perpetuates the voicelessness and marginalization of women within the construction workforce. Although their specific needs are vital, they are frequently neglected, resulting in a pervasive disregard for their well-being. However, tackling this problem is crucial, because it promotes a more inclusive environment where all workers, regardless of gender, can flourish.

X. Policy Interventions: Towards a More Inclusive and Just Future

a) Legal Frameworks: Rewriting Social Security Laws to Include Gender

To ensure gender equity in social security, it is essential to revise existing laws (which often overlook women's needs) to explicitly recognize and address the unique challenges they encounter. This includes incorporating provisions that guarantee maternity benefits, childcare support and equal access to social security entitlements. The legal framework should promote gender-sensitive policies that create a fairer landscape for all workers; however, achieving this requires a commitment to reducing discrimination and promoting equality.

b) Comprehensive Social Protection Schemes: Gender-Sensitive Approaches

Comprehensive social protection schemes must adopt gender-sensitive approaches. These approaches must consider the specific challenges women face in the workforce. Such schemes should provide a range of

⁴ U. Salamah and L. Widaningsih, "Indirect Discrimination in Construction Organizations and the Impact on Women's Careers," *ResearchGate*, 2024.

benefits, including healthcare, pensions and unemployment support, with particular attention to the needs of female workers in informal sectors. Although implementing these schemes can be complex, governments can foster economic security for women and contribute to broader social equity (because this is increasingly recognized as a societal necessity).

c) Labour Rights and Gender Equality: Policy Synergies for Change

There exists a pressing necessity to reconcile labour rights with gender equality policies. (This) endeavour necessitates the establishment of synergies between labour legislation and gender-targeted initiatives, thereby safeguarding women's rights within the workplace. Policies ought to concentrate on combating discrimination, advocating for equal pay and bolstering job security for women. Such integration will not only fortify labor rights; however, it will also foster a more equitable labor market.

Empowering women in the construction sector demands the translation of policies into tangible practices. This can be realized through targeted training programs, mentorship initiatives, as well as networking opportunities that facilitate women's professional advancement. Furthermore, companies should adopt policies that champion diversity in hiring and leadership roles—creating an environment where women can flourish and contribute meaningfully to the industry.

Although the role of government, employers and NGOs is pivotal, collaborative efforts are essential for instigating meaningful change. A collaborative approach (involving governments, employers and non-governmental organizations) is vital for driving change in gender equality and social security. Governments should lead (by establishing supportive policies) and frameworks; however, employers must commit to implementing these policies within their organizations. NGOs can play a crucial role in advocacy, awareness-raising, (and providing support services) to women. Although working together is challenging, these stakeholders can create a more inclusive and equitable environment for all workers. This is essential because it fosters progress and benefits society as a whole.

The implementation of these policy interventions (which are crucial) will aid in the creation of a more inclusive and equitable future for women in the workforce. This is especially true in sectors such as construction, where barriers are prevalent. By addressing various factors—such as legal frameworks and social protection schemes—we can significantly improve labor rights and empowerment strategies. However, fostering collaboration among stakeholders is essential to pave the way for meaningful changes. Although challenges remain, these efforts will enhance gender equality and promote economic security for all. Because of this, it is vital to remain committed to these initiatives.

XI. Recommendations: Bridging the Gap with Innovative Solutions

Recommendation 1: Strengthening Social Security Infrastructure for the Unorganized Sector-

The unorganized sector constitutes a substantial segment of the workforce; however, many workers do not have access to crucial social security benefits. To address this gap, governments should implement a comprehensive social security framework that guarantees informal workers access to healthcare, pensions and unemployment benefits. This could involve the creation of specialized registries (which would identify and monitor unorganized workers), facilitating their incorporation into social security systems. Such infrastructure would not only provide financial safety nets but also enhance overall economic stability for workers and their families.

Recommendation 2: Gender-Specific Social Security Benefits.

Women engaged in the workforce—particularly within informal sectors such as construction—encounter distinct challenges that require tailored social security interventions. Implementing gender-specific benefits is essential for addressing these disparities; however, it is not sufficient on its own. Policymakers must design programs that provide maternity leave, childcare assistance and healthcare specifically aligned with women's reproductive needs. Additionally, these initiatives could incorporate flexible work arrangements that facilitate women's domestic responsibilities, thereby enabling them to engage fully in their professional roles. Although these targeted solutions may seem complex, they can substantially improve the economic security and overall well-being of female workers. This leads to the recommendation of increasing gender sensitization and training for employers.

In order to establish a more inclusive workplace, it is crucial (however) to emphasize gender sensitization and training for employers. Regular (and necessary) training sessions ought to be implemented to increase awareness of gender bias and discrimination within the workplace. This training should encompass essential topics: equal pay, opportunities for advancement and policies aimed at preventing harassment. Employers must also be educated on the significance of cultivating an inclusive environment that supports all employees. Because equipping employers with the knowledge and tools to create equitable workplaces is essential, we can foster a culture of respect and equality that ultimately benefits all workers. Although challenges remain, progress is possible.

Recommendation 3: Promoting Unionization

Unionization serves as a pivotal mechanism in empowering workers—especially women—to assert their rights and negotiate enhanced working conditions. Encouraging the establishment of unions (particularly within the construction and informal sectors) can yield a unified voice for individuals confronting discrimination and exploitation. Unions can, in fact, facilitate collective bargaining aimed at securing fair wages, ensuring safe working environments and accessing gender-specific benefits. Women's unions, however, can concentrate on advocating for policies that directly tackle the unique challenges encountered by female workers. By fostering unionization, we can empower workers to demand their rights, thus improving their overall job security and satisfaction. Although the path may be fraught with obstacles, this collective effort is essential for achieving lasting change.

Recommendation 4: Leveraging Technology

Technology (in many ways) can function as a potent instrument for enhancing access to social security among workers in the unorganized sector. Governments and organizations must leverage digital platforms: this would facilitate the registration of informal workers, thus allowing them to access social security benefits much more efficiently. Mobile applications and online services can streamline the process of claiming benefits, improving transparency and outreach. For instance, digital ID systems can assist workers in verifying their eligibility for social security programs and tracking their entitlements. Although challenges exist, by utilizing technology, we can bridge gaps in access and empower workers to navigate social security systems more effectively—however, the implementation must be approached cautiously.

Integrated Mobile Training Platforms for Women in the Unorganized Construction Sector: The concept revolves around the development of mobile training platforms designed to deliver on-the-job training, safety protocols and pertinent social security information. These resources are tailored specifically for women (in the UCS) who often face unique challenges.

These platforms could potentially offer interactive modules and video tutorials, as well as live mentorship sessions. This approach would allow women to acquire essential skills and gain a comprehensive understanding of their rights remotely. However, the effectiveness of such platforms depends on accessibility and user engagement. Although there are various training programs available, many are not specifically geared towards the needs of women in this sector, which is why this initiative is critical. It aims to empower women who contribute significantly to the Unorganized Construction Sector by equipping them with the necessary tools to navigate their work environments safely and effectively.

Hybrid Training and Microfinance Programs for Women in Construction-

We can initiative to establish hybrid training programs which merge skill development with access to microfinance opportunities, particularly targeting women (those in) the unorganized construction sector. This program would offer training in essential construction skills, alongside business management strategies, through various workshops. Furthermore, it would include financial literacy education—because understanding finances is crucial for success.

However, the effectiveness of this approach hinges on the integration of these elements. Although challenges may arise in implementation, the potential benefits for women in this field are significant. Thus, by fostering both skillsets and financial acumen, we aim to empower women, thereby promoting greater inclusivity and sustainability within the construction industry.

Financial Literacy and Technology Integration for Women in Construction:

The aim should be to create a digital financial literacy platform that is specifically designed for women in the unorganized construction sector. This platform would provide interactive courses on budgeting, saving, investing and understanding credit. These courses should be tailored to address the unique financial challenges faced by women in the construction industry. However, because these challenges are often overlooked, it is essential to focus on this demographic. Although resources exist, they often fail to meet the specific needs of these women, thus making this initiative vital for empowerment and financial independence.

These recommendations offer a thorough approach to tackling the social security needs of women workers in the unorganized sector. By enhancing social security infrastructure, implementing benefits tailored to gender, promoting gender sensitization, encouraging unionization and leveraging technology, we can create a more equitable workforce. However, these initiatives will not just empower women; they will also contribute to a more inclusive economy that acknowledges and values the contributions of all workers. Although challenges remain, this multifaceted strategy is essential, because it addresses the root causes of inequality.